

B 2100A (Form 2100A) (12/15)

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re Nicolas Olvera,

Case No. 21-06894

TRANSFER OF CLAIM OTHER THAN FOR SECURITY

A CLAIM HAS BEEN FILED IN THIS CASE or deemed filed under 11 U.S.C. § 1111(a). Transferee hereby gives evidence and notice pursuant to Rule 3001(e)(2), Fed. R. Bankr. P., of the transfer, other than for security, of the claim referenced in this evidence and notice.

United Asset Management, LLC

Name of Transferee

Sonar Investments, LLC c/o SN Servicing Corporation

Name of Transferor

Name and Address where notices to transferee should be sent:

FCI Lender Services

P. O. Box 27370

Anaheim Hills, CA 92809-0112

Phone: (800) 931-2424 x651

Last Four Digits of Acct #: 3998

Court Claim # (if known): 2

Amount of Claim: \$131,872.53

Date Claim Filed: 08/03/2021

Phone: 800-603-0836

Last Four Digits of Acct. #: 8556

Name and Address where transferee payments should be sent (if different from above):

Phone: _____

Last Four Digits of Acct #: _____

I declare under penalty of perjury that the information provided in this notice is true and correct to the best of my knowledge and belief.

By: /s/ Angie Marth
Transferee/Transferee's Agent

Date: 03/14/2022



Toll Free: (800) 931-2424 Hrs.: Mon-Fri 8:00 a.m. - 5:00 p.m. (PT)

Website: www.myfci.com NMLS#4920 DRE # 01022780

PO Box 28720 Anaheim CA 92809-0157 Fax: 714-282-5775

Notice Date: 03/07/2022

Loan Number: [REDACTED]

NOTICE OF SERVICE TRANSFER

Nicolas Campos
534 S Farnsworth Ave
Aurora, IL 60505

Property:
534 S Farnsworth Ave
Aurora, IL 60505

Dear Borrower(s):

The servicing of your mortgage loan is being transferred, effective 03/04/2022. After this date, a new servicer will be collecting your loan payments from you. Nothing else about your loan will change.

SN Servicing Corporation is now collecting your loan payments. SN Servicing Corporation will stop accepting payments received from you on 03/04/2022. FCI Lender Services, Inc. (FCI) will collect your payments going forward. FCI will start accepting payments received from you on 03/04/2022.

Send all payments due on or after 03/04/2022 to FCI at this address: PO BOX 27370, Anaheim, CA 92809-0112.

If you have any questions for either your present servicer, SN Servicing Corporation, or your new servicer, FCI, about your mortgage loan or this transfer, please contact them using the information below:

| Current Servicer | New Servicer |
|---------------------------------------|-------------------------------------|
| SN Servicing Corporation | FCI Lender Services, Inc. |
| Customer Service | Customer Service Department |
| 323 Fifth Street | PO Box 27370 |
| EUREKA, CA, 95501 | Anaheim, CA 92809-0112 |
| (800) 603-0836 (toll free or collect) | (800) 931-2424 ext. 651 (toll free) |
| Hours of Operation: | Hours of Operation |
| (Pacific Standard Time) | (Pacific Time) |
| Monday - Friday | Monday - Friday |
| 08:00 AM - 05:00 PM | 08:00 a.m. - 05:00 p.m. |
| - | |
| - | |

Important: If you have mortgage life or disability insurance or any other type of optional insurance, the transfer of servicing rights may not affect your insurance because we have not serviced mortgage life or disability premiums. However, if you wish to retain optional insurance, we suggest that you contact your current optional product service provider or your Lender.

Please be advised that the State of Illinois Department of Financial and Professional Regulation (IDFPR), Division of Banking, is the primary regulatory authority having jurisdiction over the residential lending activities of FCI Lender Services, Inc. The address of the IDFPR Division of Banking is 320 West Washington Street, Springfield, IL 62786.

Under Federal law, during the 60-day period following the effective date of the transfer of the loan servicing, a loan payment received by your old servicer on or before its due date may not be treated by the new servicer as late, and a late fee may not be imposed on you.

Sincerely,
Customer Service Department
FCI Lender Services, Inc.

IMPORTANT NOTICE: IF YOU OR YOUR ACCOUNT ARE SUBJECT TO PENDING BANKRUPTCY PROCEEDINGS, OR IF YOU RECEIVED A BANKRUPTCY DISCHARGE ON THIS DEBT, THIS STATEMENT IS FOR INFORMATIONAL PURPOSES ONLY AND IS NOT AN ATTEMPT TO COLLECT A DEBT. PLEASE SEE IMPORTANT DISCLOSURES ATTACHED.

IF YOU ARE NOT IN BANKRUPTCY OR DISCHARGED OF THIS DEBT, BE ADVISED THAT FCI IS A DEBT COLLECTOR AND IS ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.



Toll Free: (800) 931-2424 Hrs.: Mon-Fri 8:00 a.m. - 5:00 p.m. (PT)

Website: www.myfci.com NMLS#4920 DRE # 01022780

PO Box 28720 Anaheim CA 92809-0157 Fax: 714-282-5775

Notice Date: 03/07/2022

Loan Number: [REDACTED]

BORROWER WELCOME LETTER

Nicolas Campos
534 S Farnsworth Ave
Aurora, IL 60505

Property Address:
534 S Farnsworth Ave
Aurora, IL 60505

Dear Borrower(s),

Welcome to FCI Lender Services, Inc. ("FCI"). FCI is the authorized loan servicing agent working on behalf of your Lender/Creditor, **United Asset Management**, ("Creditor"). FCI is also a debt collector. Your Creditor has authorized FCI to process and collect your scheduled loan payments according to your Promissory Note and Security Instrument. A Payment Statement will be mailed or emailed to you on a regular basis. If you decide to mail your payments to FCI, please reference your loan number on your check and include your payment coupon from the Payment Statement. You should review each Payment Statement carefully for accurate loan information. You will be provided with a year-end, interest statement (IRS Form 1098) for tax purposes. To view your account, and for other payment options, visit www.myfci.com and click on "Borrower Payment Options" located at the top of the web page.

Your Creditor has provided FCI the following information regarding the Amount Due on your Promissory Note (the "Debt"). As of the date of this Notice, the Debt is **\$ 100,360.49**. This amount may vary from day to day because of interest, late charges, and other permissible charges. Hence, if you pay the amount shown above, an adjustment may be necessary after we receive your check, in which event we will inform you before depositing the check for collection.

| | | | |
|-----------------------|----------------------|-----------------------------|----------------|
| Principal Balance: | \$ 100,285.28 | Deferred Principal Balance: | \$ 0.00 |
| Accrued Interest: | \$ 75.21 | Deferred Unpaid Interest: | \$ 0.00 |
| Accrued Late Charges: | \$ 0.00 | Deferred Late Charges: | \$ 0.00 |
| Other Amounts Due: | \$ 0.00 | Deferred Loan Charges: | \$ 0.00 |

VALIDATION OF DEBT: Unless you dispute all or part of the Debt within thirty days after receipt of this notice, FCI will assume the Debt information is correct. If you notify FCI in writing within thirty days after receipt of this notice that you dispute all or part of the Debt, we must stop collection on any amount you dispute until we send you information that shows you owe the debt. Upon your written request within the thirty-day period, FCI will provide you with the name and address of the original creditor, if different from the current creditor.

Please note your loan terms may be adjusted once all loan documents have been received and/or reviewed.

Sincerely,
Customer Service Department
FCI Lender Services, Inc.
(800) 931-2424 ext. 651
Monday - Friday, 8:00 a.m. - 5:00 p.m. (PT)

IMPORTANT NOTICE: IF YOU OR YOUR ACCOUNT ARE SUBJECT TO PENDING BANKRUPTCY PROCEEDINGS, OR IF YOU RECEIVED A BANKRUPTCY DISCHARGE ON THIS DEBT, THIS STATEMENT IS FOR INFORMATIONAL PURPOSES ONLY AND IS NOT AN ATTEMPT TO COLLECT A DEBT. PLEASE SEE IMPORTANT DISCLOSURES ATTACHED.

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Website: www.myfci.com NMLS#4920 DRE # 01022780

PO Box 28720 Anaheim CA 92809-0157 Fax: 714-282-5775

Notice Date: 03/07/2022

Loan Number: [REDACTED]



Toll Free: (800) 931-2424 Hrs.: Mon-Fri 8:00 a.m. - 5:00 p.m. (PT)

Website: www.myfci.com NMLS#4920 DRE # 01022780

PO Box 28720 Anaheim CA 92809-0157 Fax: 714-282-5775

Notice Date: 03/07/2022

Loan Number: [REDACTED]

IMPORTANT ANNOUNCEMENT

FCI has new, improved Borrower tools to allow "LIVE" access to current loan information including:

- Monthly Statements
- Principal Balance
- Payment History
- Loan Charges
- Payments Due

Visit www.myfci.com and click on "Borrower Login" to set up your account.



Download our new Borrower App on your Apple or Android.



FCI Borrower App

FCI Borrower

★★★★★

OPEN

You can make last minute Online Payments for **FREE** through our website and they will be credited to your account based on the date and time submitted. Simply click on "Express Payment" to make your loan payment.

If your loan is performing and current, you can also set up Automatic Payments (ACH), and not worry about mailing a check every month.

Sincerely,
Customer Service Department
FCI Lender Services, Inc.
(800) 931-2424 ext. 651
Monday – Friday, 8:00 a.m. – 5:00 p.m. (PT)



Toll Free: (800) 931-2424 Hrs.: Mon-Fri 8:00 a.m. - 5:00 p.m. (PT)

Website: www.myfci.com NMLS#4920 DRE # 01022780

PO Box 28720 Anaheim CA 92809-0157 Fax: 714-282-5775

Notice Date: 03/07/2022

Loan Number: [REDACTED]

PRIVACY NOTICE

| FACTS | WHAT DOES FCI LENDER SERVICES, INC. DO WITH YOUR PERSONAL INFORMATION? |
|-------|--|
|-------|--|

| | |
|--------------|--|
| Why? | Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do. |
| What? | The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> • Social Security number and income • Checking account information and account balances • Mortgage rates and payment history When you are no longer our customer, we continue to share your information as described in this notice. |
| How? | All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons FCI Lender Services (FCI) chooses to share; and whether you can limit this sharing. |

| Reasons we can share your personal information | Does FCI Share? | Can you limit this sharing? |
|---|-----------------|-----------------------------|
| For our everyday business purposes--- such as to process your transaction, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus. | Yes | No |
| For our marketing purposes--- to offer our products and services to you | No | We do not share |
| For joint marketing with other financial companies | No | We do not share |
| For our affiliates' everyday business purposes--- information about your transactions and experiences | No | We do not share |
| For our affiliates' everyday business purposes--- information about your creditworthiness | No | We do not share |
| For our affiliates to market to you | No | We do not share |
| For non-affiliates to market to you | No | We do not share |

QUESTIONS? Call our toll-free number 1(800) 931-2424 (x651) or visit www.myfci.com



Toll Free: (800) 931-2424 Hrs.: Mon-Fri 8:00 a.m. - 5:00 p.m. (PT)

Website: www.myfci.com NMLS#4920 DRE # 01022780

PO Box 28720 Anaheim CA 92809-0157 Fax: 714-282-5775

Notice Date: 03/07/2022

Loan Number: [REDACTED]

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Who we are

| | |
|-------------------------------|---------------------------------|
| Who is providing this notice? | FCI Lender Services, Inc. (FCI) |
|-------------------------------|---------------------------------|

What we do

| | |
|---|---|
| How does FCI protect my personal information? | To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings. Please be advised that FCI does not sell personal information regarding current or former customer or their accounts. |
| How does FCI collect my personal information? | We collect your personal information, for example, when you <ul style="list-style-type: none">• give us your contact information or provide account information.• provide your mortgage information and pay us by check.• provide your government-issued ID. We also collect your personal information from other companies, such as |
| Why can't I limit all sharing? | Federal law gives you the right to limit only: <ul style="list-style-type: none">• sharing for affiliates' everyday purposes – information about your creditworthiness.• affiliates from using your information to market to you.• sharing for non-affiliates to market to you. State laws and individual companies may give you additional rights to limit |

Definitions

| | |
|-----------------|---|
| Affiliates | Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none">• FCI does not have affiliates. |
| Non-affiliates | Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none">• FCI does not share with non-affiliated companies so they can market |
| Joint marketing | A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none">• FCI does not jointly market. |

Other Important Information

| |
|--|
| State Laws: You may have additional privacy protections under applicable laws in the state where you reside. Credit |
| Reporting: We may report information about your account to credit bureaus. Late payments, missed payments, or other |



Toll Free: (800) 931-2424 Hrs.: Mon-Fri 8:00 a.m. - 5:00 p.m. (PT)

Website: www.myfci.com NMLS#4920 DRE # 01022780

PO Box 28720 Anaheim CA 92809-0157 Fax: 714-282-5775

Notice Date: 03/07/2022

Loan Number: [REDACTED]

**Servicemembers Civil Relief Act
Notice Disclosure**

**U.S. Department of Housing and
Urban Development Office of
Housing**

**OMB Approval 2502 - 0584
Exp 3/31/2021**

Legal Rights and Protections Under the SCRA

Servicemembers on "active duty" or "active service," or a spouse or dependent of such a servicemember may be entitled to certain legal protections and debt relief pursuant to the Servicemembers Civil Relief Act (50 USC §§ 3901-4043) (SCRA).

Who May Be Entitled to Legal Protections Under the SCRA?

- Regular members of the U.S. Armed Forces (Army, Navy, Air Force Marine Corps and Coast Guard).
- Reserve and National Guard personnel who have been activated and are on Federal active duty.
- National Guard personnel under a call or order to active duty for more than 30 consecutive days under section 502(f) of title 32, United States Code, for purposes of responding to a national emergency declared by the President and supported by Federal funds.
- Active service members of the commissioned corps of the Public Health Service and the National Oceanic and Atmospheric Administration.
- Certain United States citizens serving with the armed forces of a nation with which the United States is allied in the prosecution of a war or military action.

What Legal Protections Are Servicemembers Entitled To Under the SCRA?

- The SCRA states that a debt incurred by a servicemember, or servicemember and spouse jointly, prior to entering military service shall not bear interest at a rate above 6 % during the period of military service and one year thereafter, in the case of an obligation or liability consisting of a mortgage, trust deed, or other security in the nature of a mortgage, or during the period of military service in the case of any other obligation or liability.
- The SCRA states that in a legal action to enforce a debt against real estate that is filed during, or within one year after the servicemember's military service, a court may stop the proceedings for a period of time, or adjust the debt. In addition, the sale, foreclosure, or seizure of real estate shall not be valid if it occurs during or within one year after the servicemember's military service unless the creditor has obtained a valid court order approving the sale, foreclosure, or seizure of the real estate.
- The SCRA contains many other protections besides those applicable to home loans.

How Does A Servicemember or Dependent Request Relief Under the SCRA?

- In order to request relief under the SCRA from loans with interest rates above 6% a servicemember or spouse must provide a written request to the lender, together with a copy of the servicemember's military orders. [Note: Lender should place its name, address, and contact information here.]
- There is no requirement under the SCRA, however, for a servicemember to provide a written notice or a copy of a servicemember's military orders to the lender in connection with a foreclosure or other debt enforcement action against real estate. Under these circumstances, lenders should inquire about the military status of a person by searching the Department of Defense's Defense Manpower Data Center's website, contacting the servicemember, and examining their files for indicia of military service. Although there is no requirement for servicemembers to alert the lender of their military status in these situations, it still is a good idea for the servicemember to do so.

How Does a Servicemember or Dependent Obtain Information About the SCRA?

- Servicemembers and dependents with questions about the SCRA should contact their unit's Judge Advocate, or their installation's Legal Assistance Officer. A military legal assistance office locator for all branches of the Armed Forces is available at <http://legalassistance.law.af.mil/content/locator.php> <http://legalassistance.law.af.mil/content/locator.php> \t blank<http://legalassistance.law.af.mil/content/locator.php>
- "Military OneSource" is the U. S. Department of Defense's information resource. If you are listed as entitled to legal protections under the SCRA (see above), please go to www.militaryonesource.mil/legal <http://www.militaryonesource.mil/legal> \t blank<http://www.militaryonesource.mil/legal> or call (800) 342-9647 (toll free from the United States) to find out more information. Dialing instructions for areas outside the United States are provided on the website.

**form HUD-92070
(6/2017)**

IMPORTANT DISCLOSURES

FCI Lender Services, Inc. ("FCI") is committed to professional and courteous service to our customers. If you have any questions or concerns, please call our Customer Service Department during our regular business hours at (800) 931-2424 ext. 651, Mon - Fri, 8:00 a.m. - 5:00 p.m., PT.

ALL CONSUMERS: NOTICES OF ERROR AND REQUESTS FOR INFORMATION: If you believe that there is an error in your account and you would like to submit a notice of error to FCI to resolve the error (Notice of Error); and/or, if you want to submit to FCI a request for documentation or information regarding your mortgage loan account (Information Request), **you must mail your Notice of Error and/or Information Request to the following exclusive address: FCI Lender Services, Inc. - Attn: Consumer Requests, P.O. Box 28960, Anaheim, CA 92809.** We do not accept a Notice of Error or Information Request sent to any other address or submitted to FCI by telephone, fax, or in any other manner, although you can call us if you have any questions about the Notice of Error and/or Information Request process. Your Notice of Error and/or Information Request should include the name of the borrower(s), the mortgage loan account number, and a description of the asserted error and/or the specific information and documentation requested.

COLORADO CONSUMERS ONLY: FCI Lender Services, Inc.'s agent in Colorado is located at 1776 S. Jackson Street #900, Denver, CO 80210-3808; PH: (720) 441-0010 option #1.

MASSACHUSETTS CONSUMERS ONLY: NOTICE OF IMPORTANT RIGHTS

YOU HAVE THE RIGHT TO MAKE A WRITTEN OR ORAL REQUEST THAT TELEPHONE CALLS REGARDING YOUR DEBT NOT BE MADE TO YOU AT YOUR PLACE OF EMPLOYMENT. ANY SUCH ORAL REQUEST WILL BE VALID FOR ONLY TEN DAYS UNLESS YOU PROVIDE WRITTEN CONFIRMATION OF THE REQUEST POSTMARKED OR DELIVERED WITHIN SEVEN DAYS OF SUCH REQUEST. YOU MAY TERMINATE THIS REQUEST BY WRITING TO THE CREDITOR.

NEW YORK CONSUMERS ONLY: FCI Lender Services, Inc. ("FCI") is registered with the Superintendent of the New York State Department of Financial Services (NMLS #4920). You may obtain information about how to file a complaint about FCI with the New York State Department of Financial Services, by visiting the Department's website at www.dfs.ny.gov or by calling the Department at 800-342-3736.

OREGON CONSUMERS ONLY: Oregon Rule #441-890-0070 – Borrowers: The Oregon Division of Financial Regulation (DFR) oversees residential mortgage loan servicers who are responsible for servicing residential mortgage loans in connection with real property located in Oregon and persons required to have a license to service residential mortgage loans in this state. If you have questions regarding your residential mortgage loan, contact your servicer at (servicer's toll-free phone number and email, if applicable). To file a complaint about unlawful conduct by an Oregon licensee or a person required to have an Oregon license, call DFR at 888-877-4894 or visit dfr.oregon.gov.

PENNSYLVANIA CONSUMERS ONLY: The lender retains a security interest in your residential real estate whenever the security interest has not been released.

TEXAS CONSUMERS ONLY: COMPLAINTS REGARDING THE SERVICING OF YOUR MORTGAGE SHOULD BE SENT TO THE DEPARTMENT OF SAVINGS AND MORTGAGE LENDING, 2601 NORTH LAMAR, SUITE 201, AUSTIN, TX 78705. A TOLL-FREE CONSUMER HOTLINE IS AVAILABLE AT 877-276-5550. A complaint form and instructions may be downloaded and printed from the Department's website located at www.sml.texas.gov or obtained from the department upon request by mail at the address above, by telephone at its toll-free consumer hotline listed above, or by email at smlinfo@sml.texas.gov.

IMPORTANT NOTICE: IF YOU OR YOUR ACCOUNT ARE SUBJECT TO PENDING BANKRUPTCY PROCEEDINGS, OR IF YOU RECEIVED A BANKRUPTCY DISCHARGE ON THIS DEBT, THIS STATEMENT IS FOR INFORMATIONAL PURPOSES ONLY AND IS NOT AN ATTEMPT TO COLLECT A DEBT. IF YOU ARE NOT IN BANKRUPTCY OR DISCHARGED OF THIS DEBT, BE ADVISED THAT FCI IS A DEBT COLLECTOR AND IS ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

Save time & money by signing up for Automated Payments. Your monthly payment can be automatically deducted from your checking account on the same day each month using the Federal Banking System's ACH program. Please complete and return this form to FCI Lender Services, Inc. (FCI) by fax or mail, and keep the extra copy for your records. **PLEASE PROVIDE A COPY OF A VOIDED CHECK.**

Mail FCI Lender Services, Inc.
PO Box 28720
Anaheim, CA 92809-0112

Fax: (714) 282-5775

Nicolas Campos

Loan Number: [REDACTED]

Banking Information

| | |
|-----------------------------|----------------------------|
| Name of Primary Bank | Name on Account |
| Bank Representative | Bank Phone Number |
| Bank Routing Number | Bank Account Number |

Authorization Terms and Conditions

Debit Authorization: I/We hereby authorize a monthly ACH electronic debit from the account designated above to be paid to FCI, in payment of my/our monthly loan obligation.

Change(s) in Payment Amount: If the monthly loan obligation changes for any account related reason, including but not limited to a change in the principal balance, required escrow impounds, or interest rate, this Authorization will allow the debit amount to be adjusted accordingly. The amount due on my/our payment statement will notify me/us of changes in the amount to be debited from my account.

ACH Eligibility: I acknowledge that to be eligible for Automated Payments, my loan must be current and performing. If my loan is delinquent, Automated Payments will not begin or resume until my loan is brought current.

Fees/Dishonored Payment: I/We understand and agree that should my/our bank dishonor my/our automated payment for insufficient or uncollected funds, the original amount, plus an additional NSF fee as allowed by law or my/our loan documents, may be electronically debited from my/our account. FCI may represent such dishonored payment to your bank up to 2 times (NSF fees apply).

Cancellation: I/We authorize FCI to debit my/our account consistent with this Authorization until such time as I/we provide at least 10 days written notice of withdrawal of this Authorization to FCI at the address or fax number above.

Transfer Failure: I/We agree that in the event the ACH transfer fails for any reason, that I/we shall remain responsible for making the contractual payment(s) in a timely manner. It is further understood and agreed that FCI shall not be liable for any damages or losses resulting from the failure of any ACH transfer.

Change of Debit Date: To change your ACH electronic debit date, you must provide written notice to FCI at least 10 days prior to the next scheduled debit date. Your written notice must be sent to FCI at the address or fax number above.

Unauthorized Transfer: You may call our toll-free number at **(800) 931-2424** or write to the mailing address or fax number set forth above, if you believe an ACH transfer has been made using the information from your check without your permission.

Maturity Date: FCI will not process ACH payments after the maturity date of your loan, unless the maturity date is extended and maintained by your lender. As a courtesy to you, if FCI is notified by your lender that the maturity date is extended, FCI will continue to process ACH payments for you free of charge, so long as you remain eligible (your loan must be performing and current).

Agreed Upon Amount and Terms: You may not select a debit date after the end of your grace period or more than 3 days prior to your due date. For help completing this form, please contact us at **(800) 931-2424**.

My/Our account will be debited on the ____ day of each month starting ____/____/____ or the next business day if the debit date falls on a weekend or holiday.

The monthly loan obligation amount to be debited from my/our account is \$ _____ USD.

I/we agree to the above terms and acknowledge that the monthly loan obligation is subject to change as set forth above.

| | | | |
|------------------|-------------|------------------|-------------|
| Signature | Date | Signature | Date |
|------------------|-------------|------------------|-------------|

Automated Payments (ACH)

Customer Authorization

Save time & money by signing up for Automated Payments. Your monthly payment can be automatically deducted from your checking account on the same day each month using the Federal Banking System's ACH program. Please complete and return this form to FCI Lender Services, Inc. (FCI) by fax or mail, and keep the extra copy for your records. **PLEASE PROVIDE A COPY OF A VOIDED CHECK.**

Mail FCI Lender Services, Inc.
PO Box 28720
Anaheim, CA 92809-0112

Fax: (714) 282-5775

Nicolas Campos

Loan Number: [REDACTED]

Banking Information

| | |
|-----------------------------|----------------------------|
| Name of Primary Bank | Name on Account |
| Bank Representative | Bank Phone Number |
| Bank Routing Number | Bank Account Number |

Authorization Terms and Conditions

Debit Authorization: I/We hereby authorize a monthly ACH electronic debit from the account designated above to be paid to FCI, in payment of my/our monthly loan obligation.

Change(s) in Payment Amount: If the monthly loan obligation changes for any account related reason, including but not limited to a change in the principal balance, required escrow impounds, or interest rate, this Authorization will allow the debit amount to be adjusted accordingly. The amount due on my/our payment statement will notify me/us of changes in the amount to be debited from my account.

ACH Eligibility: I acknowledge that to be eligible for Automated Payments, my loan must be current and performing. If my loan is delinquent, Automated Payments will not begin or resume until my loan is brought current.

Fees/Dishonored Payment: I/We understand and agree that should my/our bank dishonor my/our automated payment for insufficient or uncollected funds, the original amount, plus an additional NSF fee as allowed by law or my/our loan documents, may be electronically debited from my/our account. FCI may represent such dishonored payment to your bank up to 2 times (NSF fees apply).

Cancellation: I/We authorize FCI to debit my/our account consistent with this Authorization until such time as I/we provide at least 10 days written notice of withdrawal of this Authorization to FCI at the address or fax number above.

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Agreed Upon Amount and Terms: You may not select a debit date after the end of your grace period or more than 3 days prior to your due date. For help completing this form, please contact us at **(800) 931-2424**.

My/Our account will be debited on the ____ day of each month starting ____/____/____, or the next business day if the debit date falls on a weekend or holiday.

The monthly loan obligation amount to be debited from my/our account is \$____USD.

I/we agree to the above terms and acknowledge that the monthly loan obligation is subject to change as set forth above.

| | | | |
|------------------|-------------|------------------|-------------|
| Signature | Date | Signature | Date |
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